

EXHIBIT “A”

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No. 22-20098 CMB
James L. Sabin, Jr.	:	Chapter 13
Pamela A. Sabin	:	Related to Docket No. 29
Debtors	:	
	:	
James L. Sabin, Jr.	:	
Pamela A. Sabin	:	
Movants	:	
	:	
v.	:	
Loan Care, LLC	:	
Respondent	:	

LOAN MODIFICATION SUMMARY

Property Valuation:	<u>\$205,000.00</u>	Source: <u>Comparative market Analysis</u>
Original Loan Amount:	<u>\$ 159,900.00</u>	Origination Date: <u>April 30, 2007</u>
Prepetition Arrears:	<u>\$29,074.48</u>	

As of Petition Date		Under Proposed Modification
\$143,775.12	Principal Balance	\$145,607.24
6.2500%	Interest Rate	4.375%
May 1, 2037	Maturity Date	August 1, 2062
\$984.53	P&I Payment	\$642.94
\$397.84	Escrow Payment	\$454.79
\$1,382.37	Total Payment	\$1097.73
N/A	Balloon Payment	N/A
N/A	Cumulative Interest	N/A
70.13%	LTV	71.03%
\$3975.00	Ch. 13 Payment	\$3975.00
\$0.00	Ch. 13 Pmt. (Arrears)	\$0.00

Any other term(s) in which there is a substantive difference between the original loan and the proposed modified loan: